March 15, 2013 PUBLIC NOTICE # 2013-11

### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

### **IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1890	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
13-1711	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1712	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1713	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1714	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1716	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1717	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
13-1813	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-1820	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-11.9
13-1821	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1823	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY CONTRACTORS	0
13-1824	0212	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY CONTRACTORS	0
13-1825	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY CONTRACTORS	0
13-1826	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1828	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1830	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1831	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1832	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN		OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1833	0212	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0
13-1834	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0
13-1835	0748	PROCENTURY INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-1836	0748	STAR INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-1837	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1838	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1839	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1840	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1841	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-1842	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
13-1844	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.4
13-1845	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-1846	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-1847	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-1848	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-1849	0088	CITIZENS INSURANCE COMPANY OF AMERICA		OTHER LIABILITY	RATE	NONE	-1.1
13-1850	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.1
13-1851	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.1

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1852	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.1
13-1853	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.4
13-1854	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.4
13-1855	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.4
13-1856	0088	CITIZENS INSURANCE COMPANY OF AMERICA		INLAND MARINE	RATE	NONE	-0.1
13-1857	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.1
13-1858	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.1
13-1859	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.1
13-1861	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - DRY CLEANERS	
13-1862	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
13-1863	0212	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
13-1864	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
13-1865	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - AMBULANCE SERVICES	0
13-1871	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-1872	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-1873	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-1874	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-1875	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1877	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	TOMATO RAIN	0
13-1878	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERSECURITY	
13-1885	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ВОР	0
13-1886	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	вор	0
13-1887	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	вор	0
13-1888	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	вор	0
13-1889	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ВОР	0
13-1891	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
13-1892	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
13-1893	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RELATED PRACTICES LIABILITY	0
13-1894	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AUTO AFFINITY ROAD AMERICA AUTO ASSIST PLUS	1.99
13-1895	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-1896	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
13-1897	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	RECREATIONAL VEHICLE RENTAL	29.03
13-1898	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
13-1899	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1900	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1901	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1902	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1903	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1904	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1905	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1906	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1907	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1908	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1916	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-1917	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-1918	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-1919	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	11
13-1920	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	-1.5
13-1921	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	NONE	-1.5
13-1922	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	NONE	-1.5
13-1923	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-1.5
13-1924	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1925	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1926	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1927	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PREMIER AND PRECISION AMERICA	0
13-1928	0212	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PREMIER AND PRECISION AMERICA	0
13-1929	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PREMIER AND PRECISION AMERICA	0
13-1930	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-1931	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY BASIC	0
13-1932	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2B - PREFERRED	5.97
13-1933	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1934	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MGMT. LIAB. D&O	
13-1935	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	